WHAT IS CLAIMED:

1. A method for securing private information comprising:

calculating a first value and a second value which together are needed to derive the private information;

registering the first value with a remote server;

securely storing the second value in a local client memory that is independent of the remote server; and

deleting the first value from the local client memory.

- 2. The method of claim 1, wherein the private information is a private key in a public/private key pair.
- 3. The method of claim 1, additionally including registering an authentication value with the remote server.
- 4. The method of claim 1, wherein a password provided by a user of the private information is needed to derive the private information in addition to the first value and the second value.
- 5. The method of claim 4, wherein calculating the first and second values includes:

generating a random value;

deriving the first value from the random value; and

deriving the second value from the private information and the random value.

6. The method of claim 1, wherein calculating the first and second values includes:

generating a random value as the first value;

deriving a wrapping encryption key from the first value; and
encrypting the private key with the wrapping encryption key to form the
second value.

A method of securing private information comprising:
 entering a password;

calculating a first value and a second value and storing the first value and the second value in a local client memory, the first and second values together with the password being needed to derive the private information;

calculating an authentication value from the password;

registering the first value and the authentication value with a remote key server; and

deleting the first value from the local client memory.

8. The method of claim 7, wherein calculating the first value and the second value includes:

generating a random value;

generating a first fixed value and a second fixed value;

deriving the first value from the random value, the password, a user name, and the first fixed value; and

deriving the second value from the private information, the random value, the password, the user name, and the second fixed value;

9. The method of claim 7, wherein calculating the first value and the second value includes:

generating a random value as the first value;

deriving a wrapping encryption key from the first value, the password, and a user name; and

encrypting the private key with the wrapping encryption key to form the second value.

10. The method of claim 9, wherein the authentication value is calculated by:

generating a fixed value; and

deriving the authentication value from the fixed value, the password, and the user name.

11. A method of deriving private information of a user comprising: receiving a first value from a key server located remotely from the user, the first value being related to the private information;

retrieving a second value stored on a computer system of the user; and calculating the private information based on the first and second values.

12. The method of claim 11, wherein the calculation of the private information additionally includes using a password of the user to calculate the private information.

- 13. The method of claim 11, wherein the private information is a private key in a public key cryptographic system.
- 14. The method of claim 11, further comprising authenticating the user of the private information at the remote key server.
- 15. The method of claim 14, wherein the method of authenticating is using a biometric device.

16. A method comprising:

generating a public key and a corresponding private key for a public key cryptographic system;

calculating a first number based on the private key and a random number; wrapping the first number using a symmetric encryption key derived from a password entered by a user of the private key; and

registering the wrapped version of the first number with a remote key server.

- 17. The method of claim 16, wherein the symmetric encryption key is derived from a first hash value based on the password, a user name, and a first fixed random number
 - 18. A computer system comprising:

a processor; and

a computer memory connected to the processor, the computer memory including a cryptographic program configured to generate a public key and a

corresponding private key for a public key cryptographic system, calculate a first number based on the private key and a random number, and wrap the first number using a symmetric encryption key derived from a password entered by a user of the private key; wherein

the wrapped version of the first number is registered with a remote server and then deleted from the computer system, the computer system retrieving the wrapped version of the first number before initiating a secure communication session using the private key.

- 19. The computer system of claim 18, wherein the computer memory calculates the first number by performing a logical exclusive OR of the private key and the random number.
- 20. The computer system of claim 18, wherein the symmetric encryption key is derived from a first hash value based on the password, a user name, and a first fixed random number.
- 21. The computer system of claim 20, wherein registering the wrapped version of the first number with the remote key server further includes:

transmitting the wrapped version of the first number to the remote key server;

transmitting a user name to the key server; and

transmitting a second hash value to the key server, the second hash value being based on the password, the user name, and a second fixed random number.

22. A computer readable medium containing instructions for execution by a processor, the instructions, when executed:

generate a public key and a corresponding private key for a public key cryptographic system;

calculate a first number based on the private key and a random number;
wrap the first number using a symmetric encryption key derived from a
password entered by a user of the private key; and

registering the wrapped version of the first number with a remote key server.

- 23. The computer readable medium of claim 22, wherein the symmetric encryption key is derived from a first hash value based on the password, a user name, and a first fixed random number.
- 24. The computer readable medium of claim 23, wherein registering the wrapped version of the first number with the remote key server further includes:

transmitting the wrapped version of the first number to the remote key server;

transmitting a user name to the key server; and

transmitting a second hash value to the key server, the second hash value being based on the password, a user name, and a second fixed random number.

25. A distributed data object stored on a plurality of computers, the distributed data object comprising:

a first component, the first component being wrapped with an encryption key based on a hash value that is based on a user password, the first component being stored on a key server computer of the plurality of computers; and

a second component, the second component being wrapped with the encryption key and stored on a client computer of the plurality of computers; wherein

the first and second components of the data object, when unwrapped with the encryption key and combined using a logical exclusive OR operation, generate a private key in a public/private key encryption pair for a user of the client computer.

- 26. The distributed data object of claim 25, wherein the first component is calculated from the private key and the second component.
- 27. The distributed data object of claim 25, wherein the first component is calculated as the logical exclusive OR of the private key and the second component.
- 28. The distributed data object of claim 25, wherein the second component is a random number.